

MONTGOMERY COUNTY, MARYLAND
GROUP INSURANCE RATES
CHOICE PLAN

Effective January 1, 2010

Code RS-CHOICE

HEALTH RATES

Choice Plan

Effective January 1, 2010

HEALTH PLANS	EMPLOYEE BI WEEKLY COST		
	SELF	SELF+1	FAMILY
MEDICAL:			
Carefirst High Option POS (medical only)	\$ 38.12	\$ 65.94	\$ 111.02
Carefirst Standard Option POS (medical only)	\$ 35.45	\$ 61.32	\$ 103.25
UnitedHealthcare Select HMO (medical only)	\$ 35.01	\$ 67.30	\$ 106.98
Kaiser HMO (medical with Rx)	\$ 40.09	\$ 75.37	\$ 118.67
PRESCRIPTION:			
Caremark High Option \$4/\$8 Rx Plan	\$ 34.55	\$ 63.92	\$ 99.05
Caremark High Option \$5/\$10 Rx Plan	\$ 33.53	\$ 62.02	\$ 96.11
Caremark Standard Option \$10/\$20/\$35 Rx Plan	\$ 11.24	\$ 20.79	\$ 32.21
DENTAL:			
Dental PPO (Traditional Dental Plan)	\$ 3.16	\$ 7.03	\$ 10.12
Dental HMO (DHMO)	\$ 1.41	\$ 2.59	\$ 3.89
VISION:			
Vision Plan	\$ 0.34	\$ 0.54	\$ 0.81

BASIC LIFE PREMIUMS - Choice Plan

(Includes Basic Term Life Insurance, AD&D and BTA)

Effective January 1, 2010

How to Calculate the Estimated Bi-Weekly Employee Cost (After-Tax)

- 1) Determine your coverage amount for basic term life insurance (subject to plan maximums):
- If you are a full-time employee, multiply your basic annual earnings (i.e., your annual salary) times 2 and round to the next highest \$1,000. *For example, if your annual salary is \$26,700, 2 times your salary is \$53,400, which would round to \$54,000.*

- If you are a part-time employee, take your basic annual earnings (i.e., your annual full-time equivalent salary) and round to the next highest \$1,000. *For example, if your annual full-time equivalent salary is \$26,700, round your salary to \$27,000.*

- 2) Multiply your coverage amount determined in 1) by:
0.000115

(this factor is based on a bi-weekly term life insurance cost of \$.103 per \$1,000 of coverage and a bi-weekly AD&D cost of \$.012 per \$1,000 of coverage)

For example, if your coverage amount is \$54,000, then $0.000115 \times \$54,000 = \6.20

If you are an IAFF member and your basic annual earnings are less than \$50,000, multiply your basic annual earnings by 10 and round to the next highest \$1,000. Multiply the difference between that amount and \$500,000 by .0000462, and add to the cost calculated directly above.

- 3) To the amount calculated in 2), add:
\$0.83

(this amount consists of a flat bi-weekly BTA cost of \$.08 and a flat bi-weekly pre-funding cost of **\$.75**)
This is the total estimated bi-weekly cost for your Basic Life. *For example, $\$.83 + \$6.20 = \$7.03$*

- 4) Multiply the total cost calculated in 3) by .20 for your estimated bi-weekly cost for Basic Life.
For example, $\$7.03 \times .20 = \1.41

Please note that salary adjustments during the year that change your coverage amount, will also change your bi-weekly cost for Basic Life.

LTD PREMIUMS - Choice Plan

Effective January 1, 2010

How to Calculate the Estimated Bi-Weekly Employee Cost (After-Tax)

LTD1 for full-time employees who are members of the Employees' Retirement System:

- 1) Multiply your basic annual earnings (i.e., your annual salary) up to \$50,000 times .60.
This represents the annual benefit that would be payable to you under LTD1.
For example, if your annual salary is \$26,700, then $\$26,700 \times .60 = \$16,020$.
(If your salary had been \$55,000, you would have only multiplied \$50,000 times .60.)

- 2) Multiply the amount calculated in 1) by:
0.000131

(this factor is based on a bi-weekly LTD cost of \$.157 per \$100 of the monthly benefit that would be payable under LTD1). *For example, $\$16,020 \times 0.000131 = \2.10 . This is the total estimated bi-weekly cost for your LTD1.*

- 3) Multiply the total cost calculated in 2) by .20 for your estimated bi-weekly cost for LTD1.
For example, $\$2.10 \times .20 = \$.42$.

Please note that salary adjustments during the year that change your benefit payable under LTD1, will also change your bi-weekly cost for LTD1.

LTD2 for employees who are members of the Retirement Savings or the Guaranteed Retirement Income Plan

Your bi-weekly cost for LTD2 is the total bi-weekly funding amount of \$20.78 times .20 = \$4.16.

OPTIONAL LIFE INSURANCE - Choice Plan

Effective January 1, 2010

How to Calculate the Estimated Bi-Weekly Employee Cost (After-Tax)

- 1) Determine your coverage amount for Optional Life Insurance (subject to plan maximums):
 - Take your basic annual earnings (i.e., your annual full-time equivalent salary) and multiply by the level of Optional Life Insurance you are electing.
For example, if your annual full-time equivalent salary is \$26,700, and you want an additional two times your basic annual earnings in Optional Life Insurance, then $\$26,700 \times 2 = \$53,400$.
 - Round this amount to the next \$1,000.
For example, you would round \$53,400 to \$54,000.
- 2) Divide the amount determined in 1) by \$1,000. *For example, $\$54,000/\$1,000 = 54$.*
- 3) From the table below, find the total bi-weekly cost for your age band as of January 1 (if you are a new hire during the year, you should use your age as of your hire date). This is your bi-weekly cost for each \$1,000 of Optional Life Insurance coverage you elect. If you move into a higher age band during the year, the new cost for that age band will apply as of that date.

AGE	TOTAL BI-WEEKLY COST
<25	\$0.034
25-29	\$0.039
30-34	\$0.047
35-39	\$0.050
40-44	\$0.055
45-49	\$0.075
50-54	\$0.107
55-59	\$0.188
60-64	\$0.281
65-69	\$0.527

For example, if you are 44 as of January 1, the total bi-weekly cost is \$0.055 for every \$1,000 of Optional Life Insurance you elect. Should you turn 45 during the year, your new bi-weekly cost will be \$0.075 for every \$1,000 of Optional Life Insurance you elect.

- 4) Multiply the total bi-weekly cost determined in 3) by the amount determined in 2). This is your estimated bi-weekly cost for the Optional Life Insurance you have elected.
For example, $\$0.055 \times 54 = \2.97 . This bi-weekly cost would increase to $\$0.075 \times 54$ or \$4.05 should you move into the next age band during 2009.

Please note that salary adjustments during the year that change your coverage amount, will also change your bi-weekly cost for Optional Life Insurance.

DEPENDENT LIFE INSURANCE - Choice Plan

Effective January 1, 2010

Estimated Total Bi-Weekly Cost and Employee Bi-Weekly Cost (After-Tax)

COVERAGE		TOTAL BI-WEEKLY COST	EMPLOYEE BI-WEEKLY COST
\$2,000 - Spouse, \$1,000 - Child over 6 months, \$100 - Child under 6 months.	20% Employee Paid	\$0.46	\$0.09
\$4,000 - Spouse, \$2,000 - Child over 6 months, \$100 - Child under 6 months.	100% Employee Paid	\$0.93	\$0.93
\$10,000 - Spouse, \$5,000 - Child over 6 months, \$100 - Child under 6 months.	100% Employee Paid	\$2.32	\$2.32